

**U.S. BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re KRISTY L. SANTIAGO : CHAPTER 13**  
**Debtor(s) : BANKRUPTCY NO. 20-12877**

**OBJECTION TO CERTIFICATION OF DEFAULT**

Debtor(s), Kristy L. Santiago, by their attorney, Paul H. Young, Esquire, hereby objects to the Certification of Default filed by Nationstar Mortgage LLC on June 28, 2021. Debtors believe they are current on all post-petition payments due under the April 14, 2021 stipulation with the Lender.

Respectfully submitted,

/s/ Paul H. Young  
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